

# Powering Disruption in Banking

Backbase Webinar Series | 15-10-2014





## Disruption in Banking

## Disruption : New Entrants – Silicon Valley



# Disruption : New Entrants – Innovative Challengers


**THE WALL STREET JOURNAL.** **MARKETS**


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**Watch**  
Corporate Bonds  
for Clues to Mark...

**Yield Sign**  
Suddenly in Fed's  
Way

**Low Inflation**  
Slows China Debt  
Escape

**Big Banks**  
Struggle to Ret...  
to Form

## MARKETS

## Lending Club Files for Initial Public Offering

Number of Shares and Price Range for LendingClub Corp. IPO Is Yet to Be Determined

Email Print 1 Comment

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By **MARIA ARMENTAL** and **LIZETTE CHAPMAN**

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Updated Aug. 27, 2014 5:23 p.m. ET

Lending Club Corp. on Wednesday filed for an initial public offering, a deal that's likely to be closely watched as online nonbank lenders continue to gain market share from traditional banks.

The number of shares and price range is yet to be determined, the San Francisco company said in a filing with the Securities and Exchange Commission. Lending Club was valued at nearly \$4 billion in a fundraising earlier this year but could seek a higher valuation in the IPO, people familiar with the matter said in June.

The company said its [initial fundraising target is \\$500 million](#), though that figure is likely to change. It said it may use a portion of the IPO proceeds to repay a

T-Mobile

PEOPLE WHO USE THE  
**MOST DATA**  
**CHOOSE T-MOBILE**

SWITCH TO THE DATA STRONG™ NETWORK

vs. major national carriers

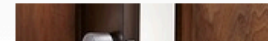
### Popular Now

What's This?

#### ARTICLES

1

**Unlock Your Door**  
With a Phone





# Disruption : Banks reinventing Themselves...

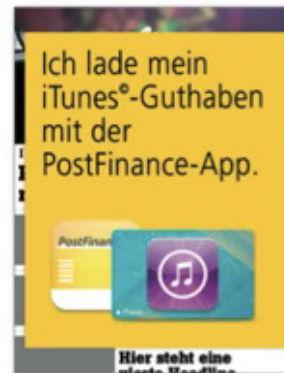
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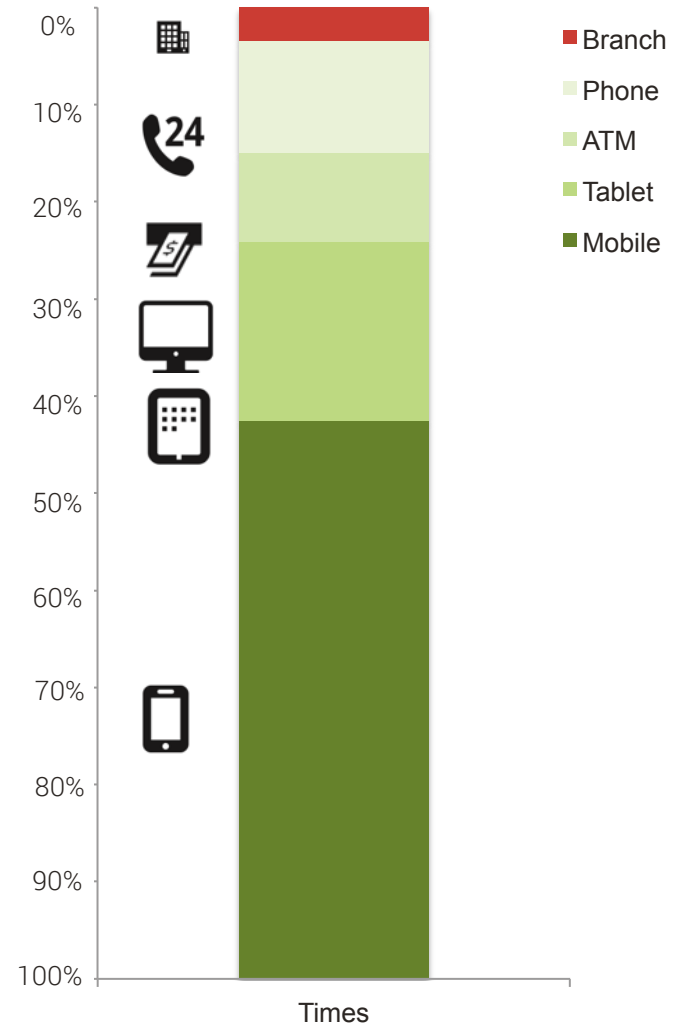
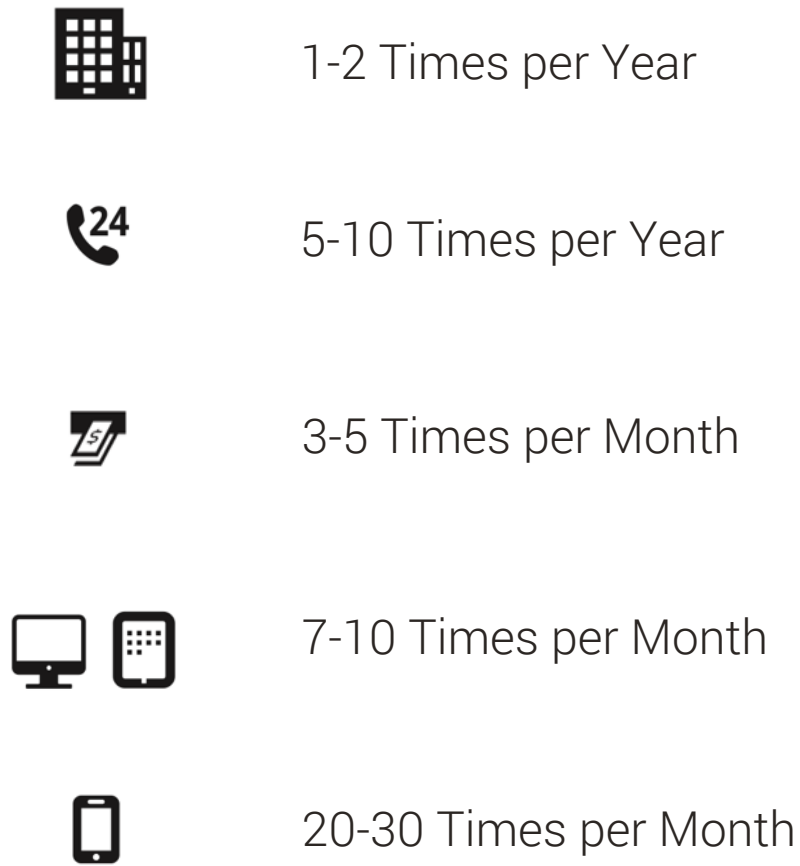
## PostFinance App

Top up your iTunes® credit using the PostFinance App and benefit from our attractive offer: Credit worth CHF 50 for just CHF 30.

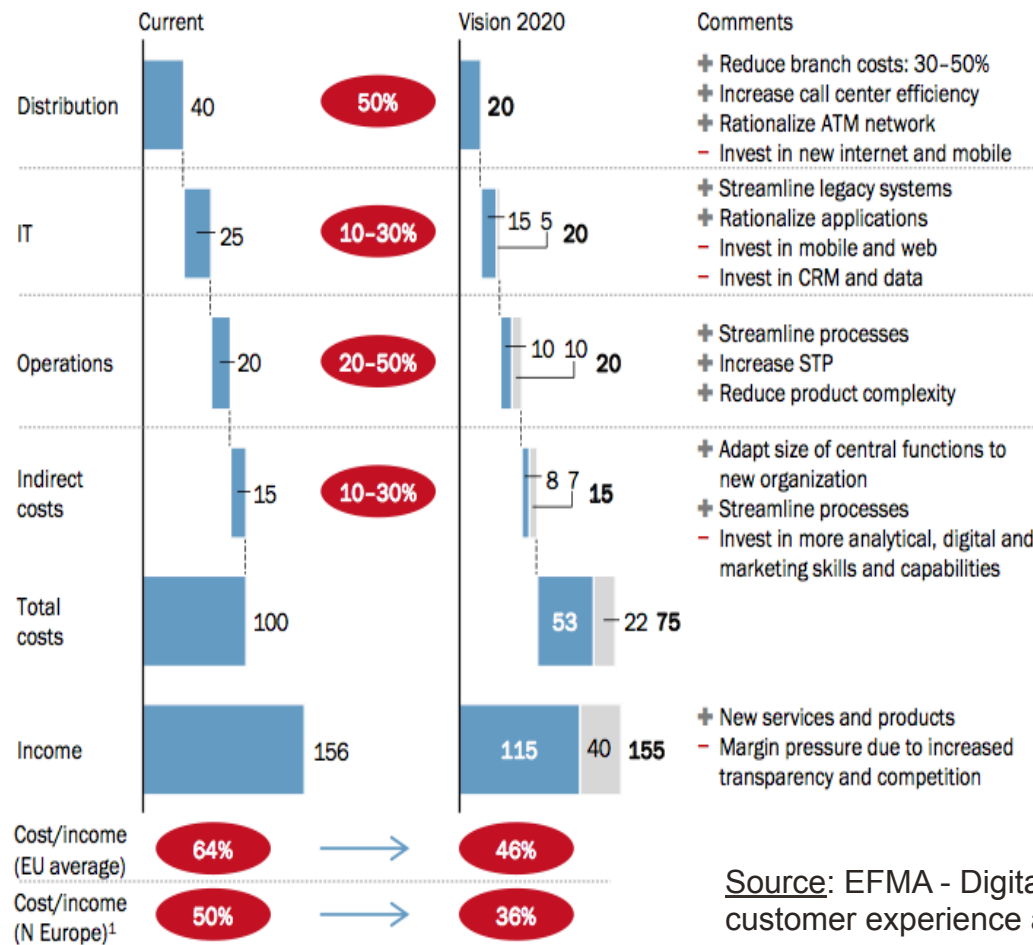
→ [Mehr Informationen](#)



# Disruption : Mobile takes the World by Storm



# Digital Transformation is Essential.... And rewarding!



## Comments

- + Reduce branch costs: 30-50%
- + Increase call center efficiency
- + Rationalize ATM network
- Invest in new internet and mobile
- + Streamline legacy systems
- + Rationalize applications
- Invest in mobile and web
- Invest in CRM and data
- + Streamline processes
- + Increase STP
- + Reduce product complexity
- + Adapt size of central functions to new organization
- + Streamline processes
- Invest in more analytical, digital and marketing skills and capabilities
- + New services and products
- Margin pressure due to increased transparency and competition

Goal : Lower  
Cost-Income  
Ratio with 14%

Source: EFMA - Digital Transformation in 10 Building Blocks – to boost customer experience and return on Equity. McKinsey - 2012



# Digital Transformation : How to make it Happen...

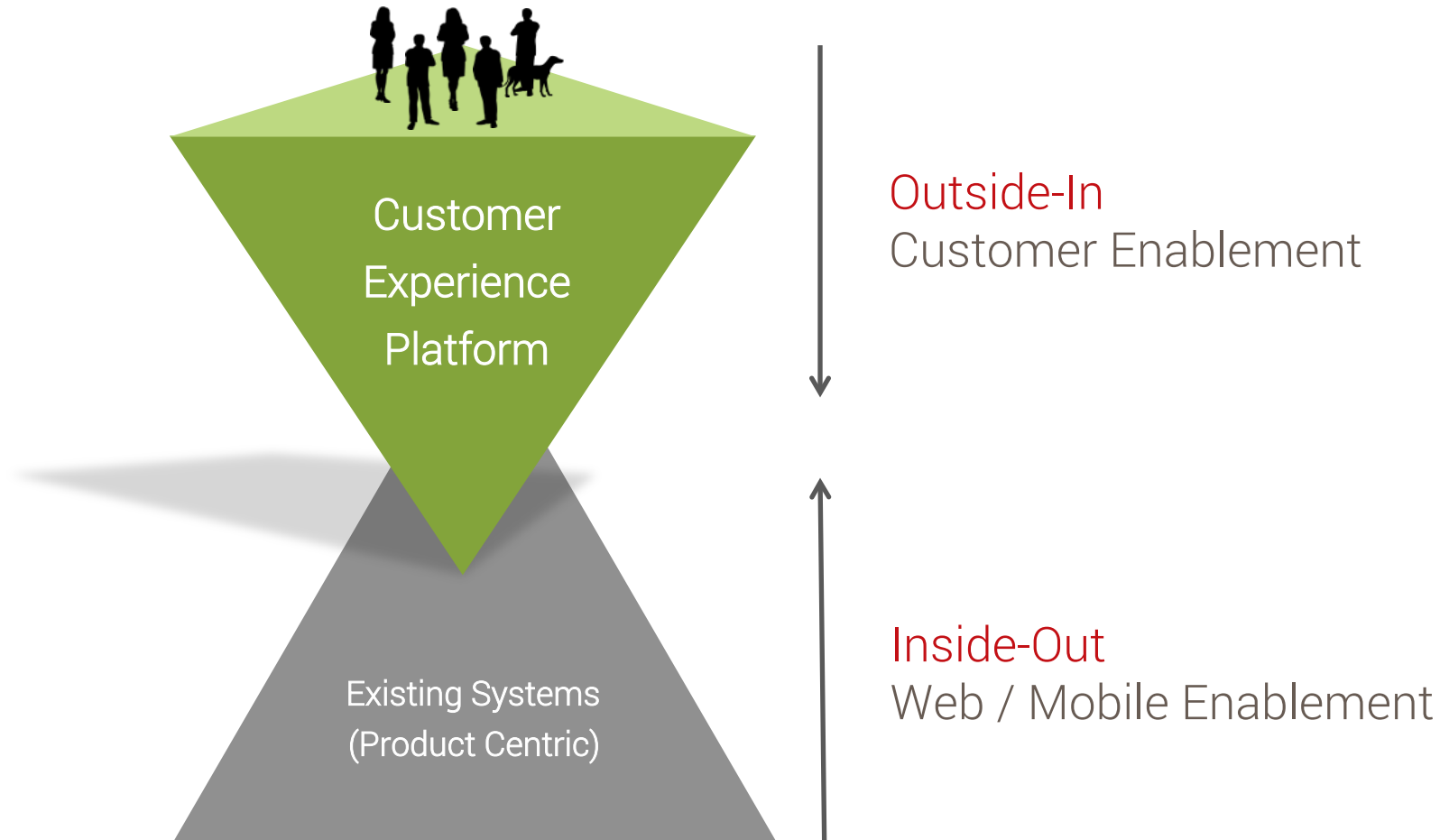


Our Mission:

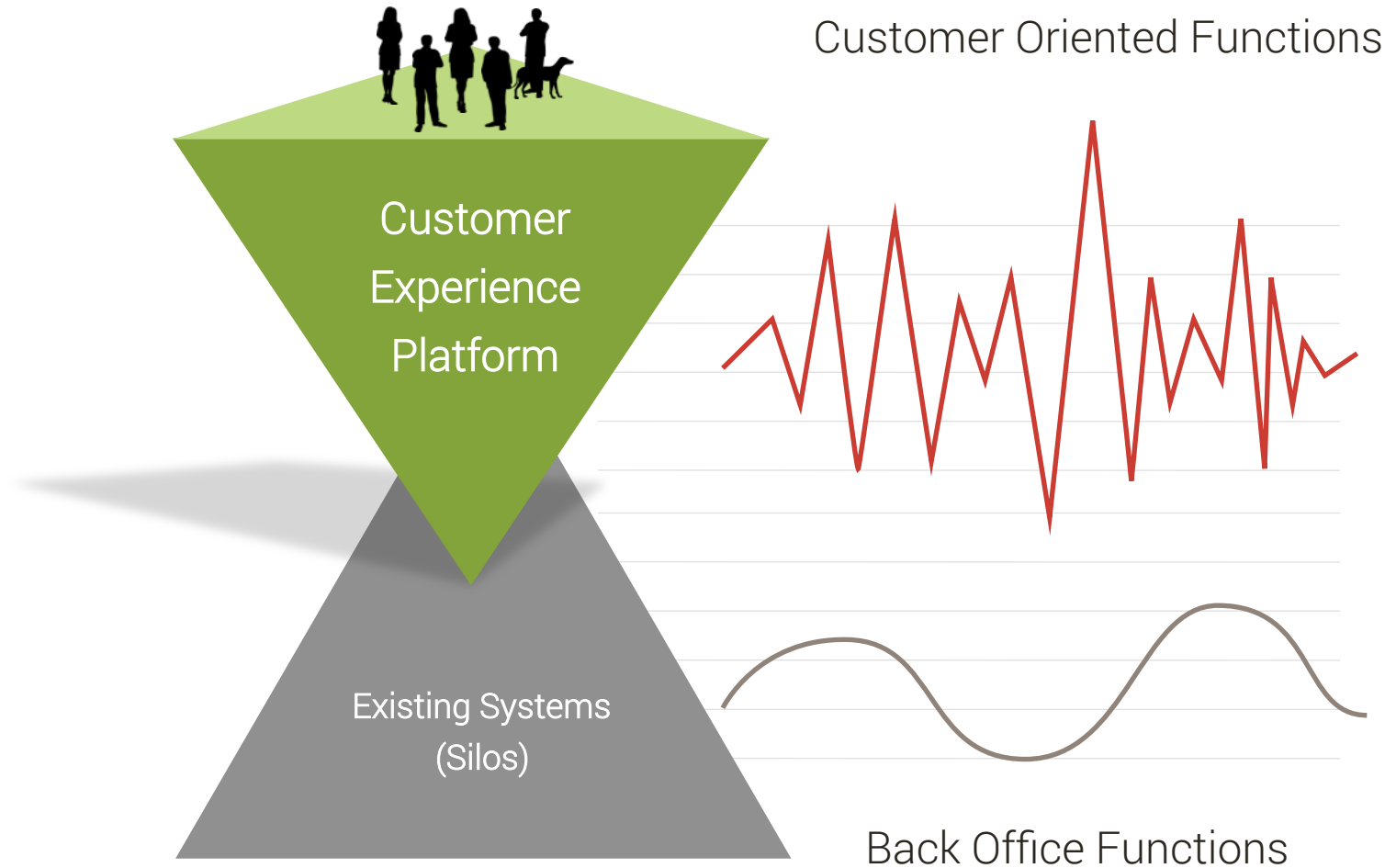


Help Financials to Create, Manage, and Optimize their Digital Omni-Channel Future...

# Paradigm Shift : The Outside-In Approach



# Outside-In = Customer Centric



# Re-Use Existing Banking Systems



End-customers

Omni-Channel Banking Platform

Integrate, Orchestrate and Re-Use

Existing Banking Applications

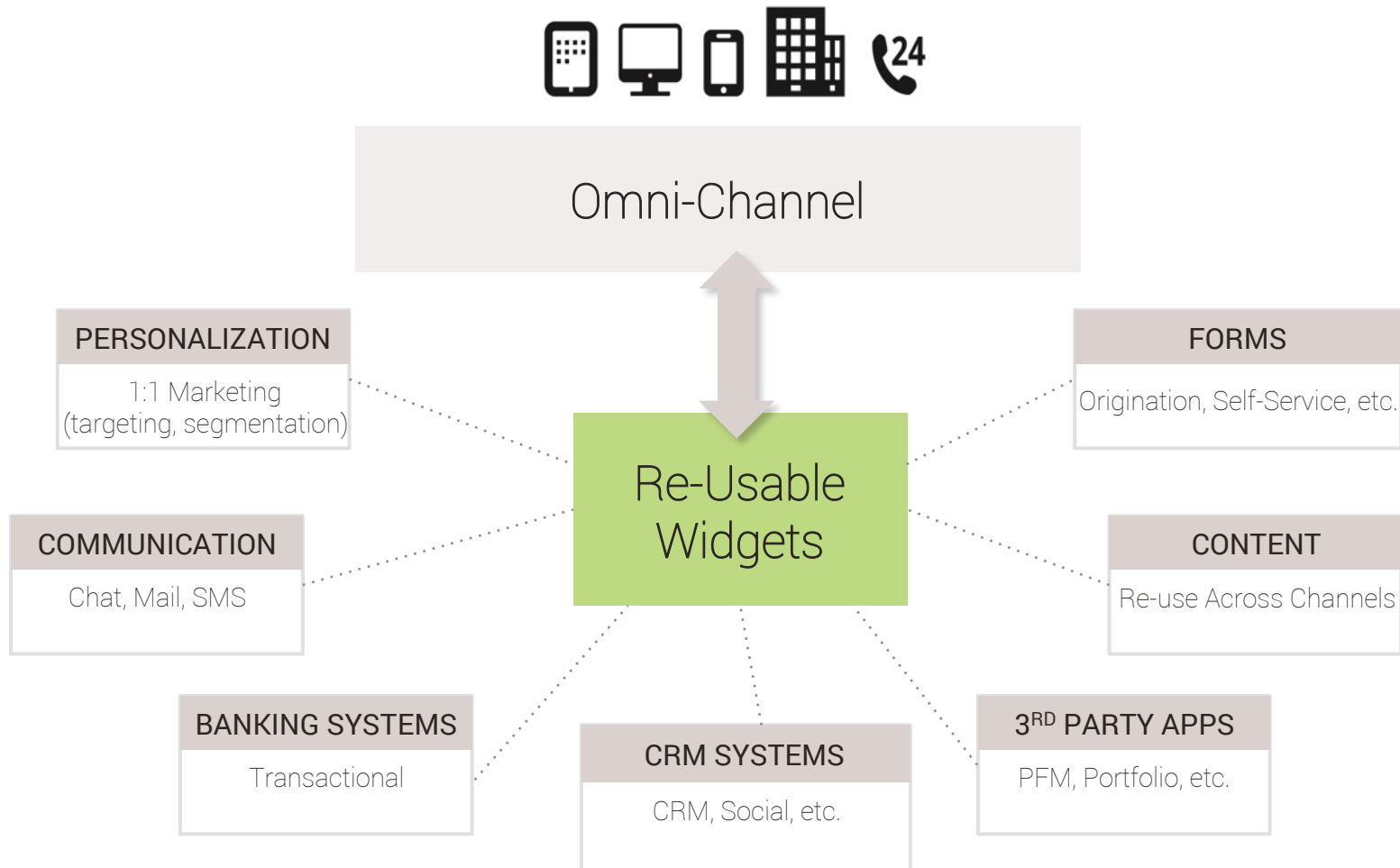
Core Banking

Loans Credits

Payments

Treasury

# Widgets – Customer Experience Building Blocks





# Widgets – Customer Experience Building Blocks

The screenshot displays the PostFinance customer portal interface, which is a grid of various widgets designed for customer experience. The interface is in German and shows a demo version for user Maria Bernasconi.

**Domestic payment**

from: Bernasconi Maria  
CH63 0900 0000 2500 9779 8

Recipient's account / IBAN

Amount

**Overview of your assets**

Payment accounts	29'510.75+
Assets	238'967.69+
Retirement assets	91'751.25+
<b>Total</b>	<b>360'229.69+</b>

**Offers**

Wir schenken Ihnen CHF 500.-  
Jetzt lohnt sich eine  
Lebensversicherung besonders. Next

**One-time transfer**

from: Bernasconi Maria  
CH63 0900 0000 2500 9779 8

to: Robert Schneider SA  
CH03 0900 0000 2500 9034 2

Amount

**Transactions**

Maria Bernasconi	CH63 0900 0000 2500 9779 8
E-FINANCE 25-9034-2	140.00-
BARGELDBEZUG VOM 26.07.2...	500.00-
Einzahlung	42.60+

And more

**Order overview**

Maria Bernasconi	CH63 0900 0000 2500 9779 8
Available balance	6'089.00+
Total orders	12'000.00-
Difference	5'911.00-

Orders included until 13.11.2014

**E-bill**

Maria Bernasconi	CH63 0900 0000 2500 9779 8
Telecom	123.50+
Robert Schneider SA	10'000.00+
Krankenkasse Sante	165.50+

And more

**E-cockpit**

Expenses Jan 2014 - Dec 2014

Miscellaneous	166.00
Holiday	321.00
Other	506.19
Pers. expenses	587.00

**Search**

Payments Standing orders Transactions

Other

**Transfer EPO**

No file selected

Select file...

Personal file name (optional)

**Overview EPO**

File name	Status
PF01	✓
Löhne	!
PF03	🕒

**Approve**

Payments EPO Transfer orders

Other

Live Demo : [https://www.postfinance.ch/ap/ga/fp/demo/login?WT.ac=wsokcontainer\\_demo\\_EF\\_en](https://www.postfinance.ch/ap/ga/fp/demo/login?WT.ac=wsokcontainer_demo_EF_en)

# Customer Experience Platform

## Launchpad

Widget

Widget

Widget

Widget

Widget

Widget

Widget

Widget

Widget

Widget

## Customer Experience Services

Integration Services

Content Services

Personalization Services

Security Services

Existing  
Systems

ESB

Content  
Repository

CRM

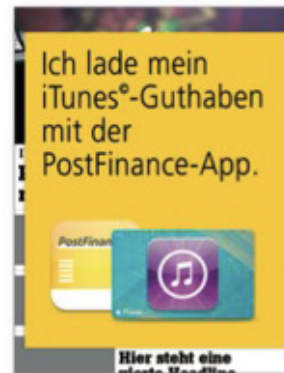
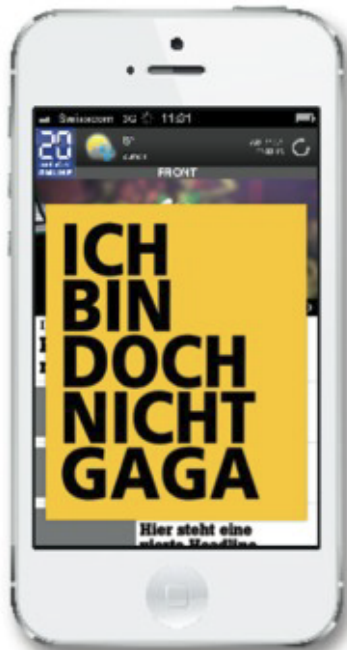
Analytics

SSO

IDM

# Widgets : Flexibility & Freedom to Innovate Fast

Top up your iTunes® credit easily and directly in the PostFinance App.



# Engage : Empower Disruption in Banking

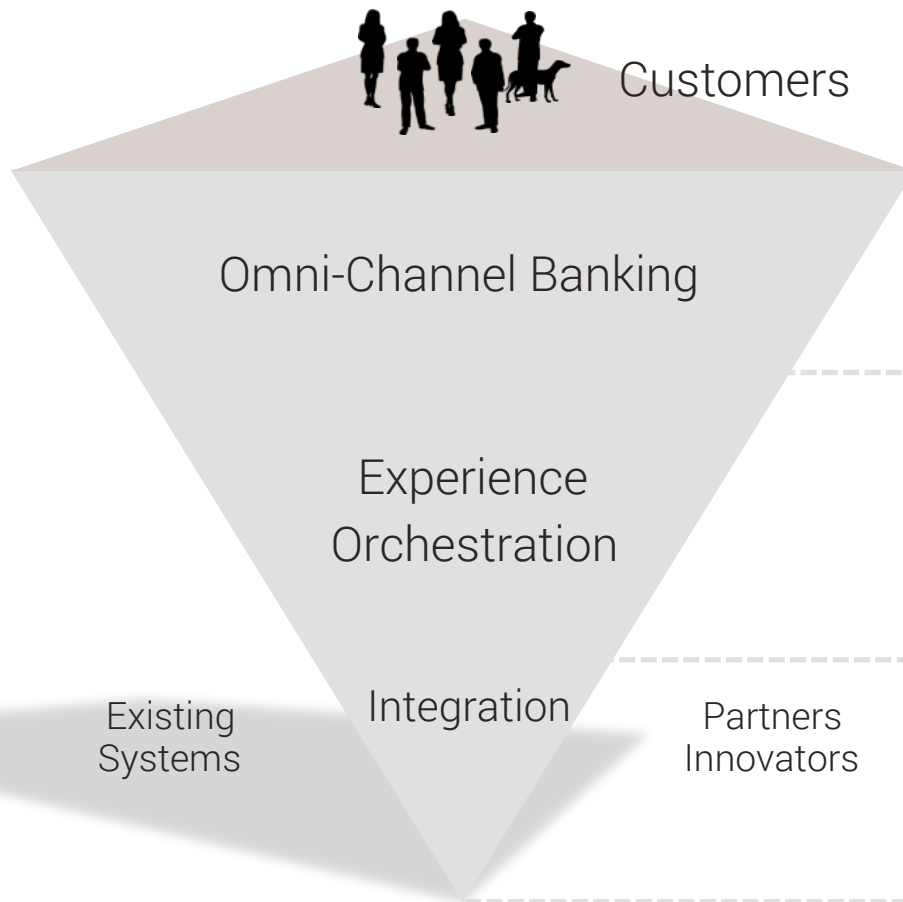
## Backbase Engage: The Future of Digital Banking.

Backbase creates comprehensive omni-channel customer experience solutions that help retail banks and credit unions revive their digital customer interactions, drastically increasing the stickiness of their relationships with their individual customers. We help you get your bank online faster by delivering a complete, customer-centric digital experience solution that will drastically differentiate you from your competition.



Industry analyst OVUM names Backbase a Market Leader for next-generation digital banking platforms and recommends Backbase to be included "on most technology selection shortlists".

# Engage : Omni-Channel Banking



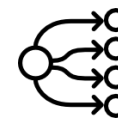
Streamline Omni-Channel  
Customer Interactions



Experience & Channel Services



Integration





# Backbase Engage... Turn-key, Ready to Go!

Backbase Engage: Out of The Box Digital Banking



Retail Banking



Commercial Banking



Wealth Management

Customer Experience Platform  
+ Digital Banking Services

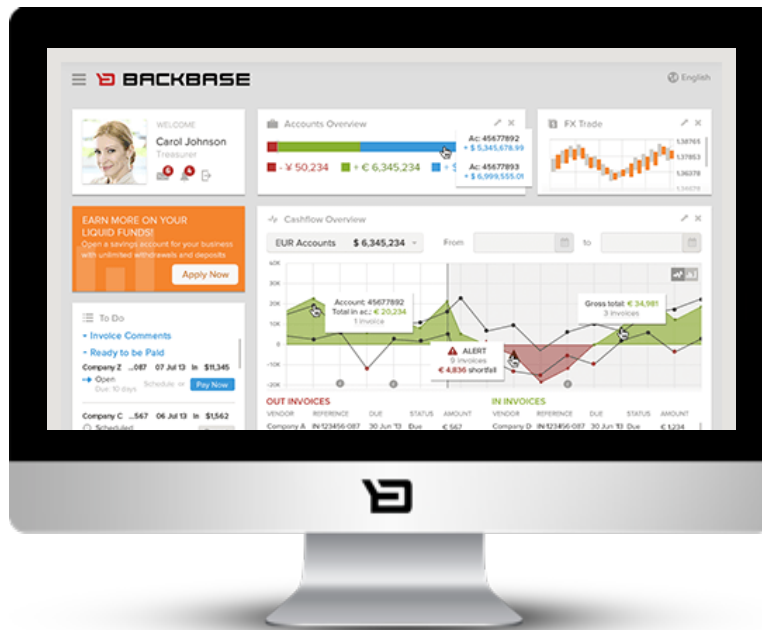
# Launchpad for Retail Banking



- Authentication
- Bill Payments / Send Money
- Review Payments
- E/M-Commerce
- Loan Payments
- Transfer
- PFM Retail Widgets
- Review Transfers
- Scheduled Payments
- Split 'n Share
- Statements – export – print
- Transactions



# Launchpad for Commercial Banking



- Authentication
- Payments
- Cash Management
- Invoices (+ integration)
- Foreign Exchange Trade
- Accounts Overview / Activity
- Statements – export – print
- To-Do's / Collaboration
- Secure Messaging
- Secure Documents Sharing
- Alerts

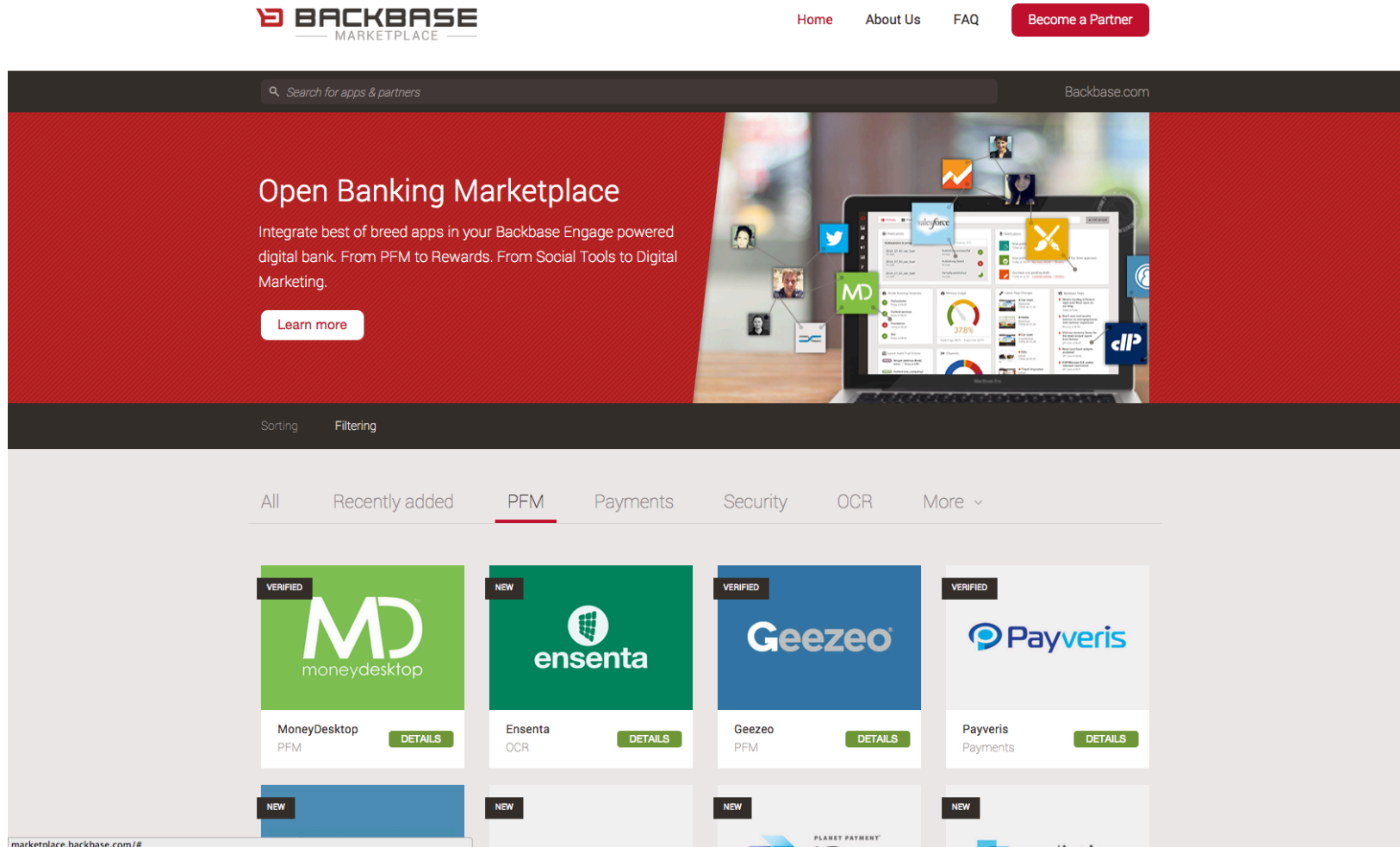


# Launchpad for Wealth Management



- Portfolio Viewer / Manager
- Financial News
- Message & Alerts
- Research Materials
- Advisor Communication
- Secure Document Exchange
- Market Information
- Simple Payment (SEPA)

# Engage: Open Banking Marketplace



The screenshot shows the Backbase Engage Open Banking Marketplace website. At the top, the Backbase Marketplace logo is on the left, and navigation links for Home, About Us, and FAQ are in the center. A red button labeled "Become a Partner" is on the right. Below the navigation bar is a search bar with the placeholder text "Search for apps & partners" and the URL "Backbase.com".

The main banner features a red background on the left with the text "Open Banking Marketplace" and a sub-headline: "Integrate best of breed apps in your Backbase Engage powered digital bank. From PFM to Rewards. From Social Tools to Digital Marketing." A "Learn more" button is positioned below the text. On the right side of the banner is an image of a laptop displaying various financial and social media icons.

Below the banner is a navigation bar with tabs: All, Recently added, PFM (which is underlined), Payments, Security, OCR, and More. Below this bar, there is a grid of app cards. The first row includes:

- MoneyDesktop** (PFM): A green card with the MD logo, labeled "VERIFIED".
- Ensenta** (OCR): A green card with the Ensenta logo, labeled "NEW".
- Geezeo** (PFM): A blue card with the Geezeo logo, labeled "VERIFIED".
- Payveris** (Payments): A light blue card with the Payveris logo, labeled "VERIFIED".

Each card has a "DETAILS" button. Below these are more cards, including Planet Payment and another one partially visible.

At the bottom left of the screenshot, the URL "marketplace.backbase.com/#" is visible.



# Over 50 Major Financials Rely on BACKBASE



**VISA**

Deutsche Bank



**Nationwide**  
Insurance

**AIG**



UBS

swisscard <sup>AECS</sup>

ING 

PostFinance  
*SWISS POST* 

**SallieMae**

NORDSTROM



ABN-AMRO

**BARCLAYS**

  
Legal &  
General



СБЕРБАНК  
РОССИИ



**Tinkoff**  
Credit Systems



UBS

Al Rajhi Bank مصرف الراجحي



**Bank of America.**



**AIG**



**MAPFRE**



# “Backbase is Most Visionary”

## Gartner Magic Quadrant for Horizontal Portal Software

Jim Murphy (October 2014)

“Backbase is among the most highly regarded user experience platform vendors in time to implement”.

- ✓ Strong momentum since 2010
- ✓ Lean User Experience Platform



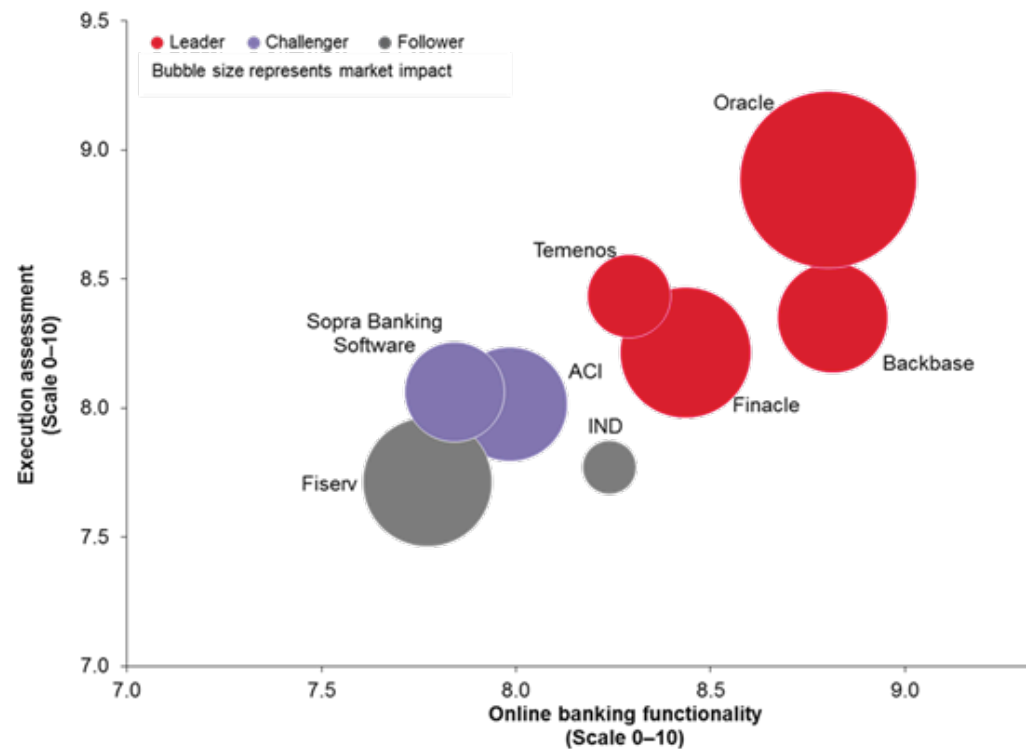


## “Backbase is Market Leader”

### Decision Matrix: Selecting Next Generation Digital Banking Channel Platform

Yaroslav Knapik (December 2013)

We believe Market Leaders are worthy of a place on most technology selection shortlists. The vendor has established a commanding market position with a product that is widely accepted as best-of-breed.”



# THANK YOU!

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[www.backbase.com](http://www.backbase.com)